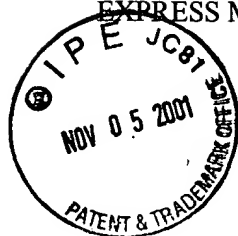


EXPRESS MAIL NO. EL740477384US



Patent
262/016

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

Frank S. Yuan

Serial No.: 09/918,334

Filed: July 30, 2001

For: Innovative Financing Method and System
Therefor

Group Art Unit: 2161

Examiner:

RECEIVED
DEC 13 2001
Technology Center 2100

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
Washington, D.C. 20231

Sir:

In accordance with 37 CFR §§ 1.97 and 1.98, the items identified in this Information Disclosure Statement ("IDS") are brought to the attention of the Office. The items are listed on the attached form PTO-1449. The articles in Items BD through BT on form PTO 1449 are listed as Article 1 through Article 18. Applicant respectfully requests that a copy of Form PTO-1449, as considered and initialed by the Examiner, be returned with the next communication.

The items identified in this IDS may or may not be "material" pursuant to 37 CFR § 1.56. The submission thereof by Applicant is not to be construed as an admission that any such patent, publication or other information referred to therein is material or considered to be material (37 CFR § 1.97(h)), or even qualifies as "prior art" under 35 USC § 102 with respect to this invention unless specifically designated by Applicant as such.

LA-215412.1

CERTIFICATE OF MAILING
(37 C.F.R. § 1.10)

EL740477384US

I hereby certify that this paper (along with any referred to as being attached or enclosed) is being deposited with the United States Postal Service on the date shown below with sufficient postage as 'Express Mail Post Office To Addressee' in an envelope addressed to the Commissioner for Patents, Washington, D.C. 20231.

EL740477384US
Express Mail Label No.

November 5, 2001
Date of Deposit

Rachel Marquez

Name of Person Mailing Paper

Signature of Person Mailing Paper

In accordance with 37 CFR 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information, as defined in 37 CFR 1.56, exists.

Attached is PTO Form 1449 listing the patents, publications or other information that may be material to the patentability of one or more claims of the subject application. Except for items AB, AC, AF, AG, AJ, AR, AS, AV and AY-BZ, all of the patents, publication and other information were previously cited by or submitted to the Office in application Serial No. 09/511,650, filed February 22, 2000 (our Docket 248/006), which this application relies for an earlier filing date under 35 USC § 120. Copies of all items are enclosed herewith.

INFORMATION DISCLOSURE STATEMENT FILING PROVISION:

☒ This IDS is believed to be timely in that it is being submitted under 37 CFR § 1.97(b), that is (1) within three months of the filing date of the application, which is not a continued prosecution application filed under § 1.53(d); or (2) within three months of entry of the national stage as set forth in 37 CFR § 1.491; or (3) before the mailing of a first Office action on the merits; or (4) before the mailing of a first Office action after filing a request for continued examination under § 1.114. Thus, no fee is required.

☒ However, if the undersigned is in error in this regard, Applicant respectfully requests that the Office consider this IDS as filed under 37 CFR § 1.97(c), if applicable, and charge the fee due under 37 CFR § 1.17(p) to the deposit account referenced below.

☐ However, if the undersigned is in error in this regard, Applicant respectfully requests that the Office consider this IDS as filed under 37 CFR § 1.97(c), if applicable, and a statement under 37 CFR § 1.97(e) is included below, thus no fee is required.

☐ This IDS is being submitted under 37 CFR § 1.97(c), that is after mailing of a first Office action on the merits, but before a Final Action under 37 CFR § 1.113 or a Notice of Allowance under 37 CFR § 1.311.

☐ The fee due under 37 CFR § 1.17(p) is submitted herewith.

☐ A statement under 37 CFR § 1.97(e) is included below, thus no fee is required. In the event that this IDS is not received before a Final Action or a Notice of Allowance, then Applicant respectfully requests that the Office consider the filing of these papers to be submitted under 37 CFR § 1.97(d) and charge the fee due under 37 CFR § 1.17(p) to the deposit account below.

☐ This IDS is being submitted under 37 CFR § 1.97(d), that is after a Final Action under 37 CFR § 1.113 or a Notice of Allowance under 37 CFR § 1.311, but before payment of the issue fee. A

statement under 37 CFR § 1.97(e) is included below. The fee due under 37 CFR § 1.17(p) is submitted herewith.

STATEMENT UNDER 37 CFR § 1.97(e):

- ☐ Each item contained in this IDS was first cited in any communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this IDS.
- ☐ No item contained in this IDS was cited in a communication from a foreign patent office in a counterpart foreign application, and, to the knowledge of the person signing this statement after making reasonable inquiry, no item of information contained in this IDS was known to any individual designated in 37 CFR § 1.56(c) more than three months prior to the filing of this IDS.

PAYMENT AND/OR AUTHORIZATION TO CHARGE FEES:

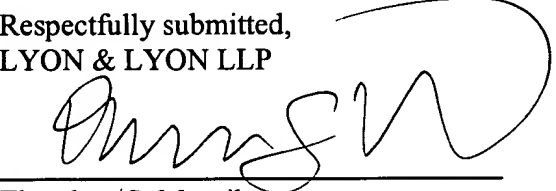
- ☐ A check in the amount of _____ is enclosed for the above fee(s).
- ☐ Please charge _____ to Deposit Account No. **12-2475** for the above fee(s).

The Commissioner is authorized to charge any fees required by the filing of these papers, and to credit any overpayment to Lyon & Lyon's Deposit Account No. **12-2475**.

Respectfully submitted,
LYON & LYON LLP

Dated: November 5, 2001

By: _____


Theodore S. Maceiko
Reg. No. 35,593



22249

LYON & LYON LLP
633 W. Fifth Street,
Suite 4700
Los Angeles, CA
90071

262/016

09/918,334

LIST OF PATENTS AND OTHER ITEMS FOR APPLICANT'S
INFORMATION DISCLOSURE STATEMENT

APPLICANT:

Frank S. Yuan

FILING DATE:

July 30, 2001

GROUP:

2161

(Use several sheets if necessary)

U.S. PATENT DOCUMENTS

EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB CLASS	FILING DATE
	AA	4799156	1/89	Shavit et al.	364	401	
	AB	4947028	8/90	Gorog	235	381	
	AC	5025138	6/91	Cuervo	235	379	
	AD	5285383	2/94	Lindsey et al.	364	408	
	AE	5440634	8/95	Jones et al.	380	24	
	AF	5664115	9/97	Fraser	705	37	
	AG	5694552	12/97	Aharoni	395	237	
	AH	5732400	3/98	Mandler et al.	705	26	
	AI	5774882	6/98	Keen et al.	705	38	
	AJ	5832462	11/98	Midorikawa et al.	705	35	
	AK	5835896	11/98	Fisher et al.	705	37	
	AL	5845265	12/98	Woolston	705	37	
	AM	5862223	1/99	Walker et al.	380	25	
	AN	5890138	3/99	Godin et al.	705	26	
	AO	5899980	5/99	Wilf et al.	705	26	
	AP	5907828	5/99	Meyer et al.	705	4	
	AQ	5924082	7/99	Silverman et al.	705	37	
	AR	5926800	7/99	Baronowski et al.	705	35	
	AS	5949044	9/99	Walker et al.	235	379	
	AT	5950177	9/99	Lupien et al.	705	37	
	AU	5950178	9/99	Borgato	705	37	
	AV	5974146	10/99	Randle et al.	380	24	
	AW	5978918	11/99	Scholnick et al.	713	201	

EXAMINER:

DATE CONSIDERED:

EXAMINER: Initial if reference is considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include a copy of this form with next communication to applicant

262/016

09/918,334

LIST OF PATENTS AND OTHER ITEMS FOR APPLICANT'S
INFORMATION DISCLOSURE STATEMENT

APPLICANT:

Frank S. Yuan

FILING DATE:

July 30, 2001

GROUP:

2161

(Use several sheets if necessary)

AX	6006199	12/99	Berlin et al.	705	26	
AY	6088686	7/00	Walker et al.	705	38	
AZ	6141653	10/00	Conklin et al.	705	80	
BA	6151588	11/00	Tozzoli et al.	705	37	
BB	6167385	12/00	Hartley-Urquhart	705	35	
BC	6205437	3/01	Gifford	705	75	

FOREIGN PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB CLASS	TRANSLATION YES NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, etc.)

BD	Marsh, S., (Dec. 1999) "Factoring for the Millenium", Credit Management, pp. 34-35.
BE	Pereira, R., (Dec. 1999) "International Factoring", World Trade Vol. 12, No. 12, pp. 68-69.
BF	Sandak, J., (May 1999) "Factoring: An Effective Way to Downsize and Outsource in the 90's", Secured Lender Vol. 55, No. 3, pp. 60-62.
BG	Levine, D.S., (Oct. 1998) "Creative Financing", World Trade Vol. 11, No. 10, pp. 68-70.
BH	Levine, D.S., (Sep. 1998) "Factoring Pays Off", World Trade Vol. 11, No. 9, pp. 79-80.
BI	Summers, B., Wilson, N., (Feb. 1998) "Why Do Firms Use Factoring?", Credit Management, pp. 26-28
BJ	Bland, L., (1998) "Getting Paid in a Difficult Market", Credit Control Vol. 19, No. 1, pp. 17-18
BK	(June 11-June 17, 1998) "Easing Cash Flow Pain", Finance Week Vol. 76, No. 23, page 44.
BL	Ettershank, E.M.G., (Nov./Dec. 1997) "Asset-Based Financing in the UK: How Invoice Discounting is Coming of Age", Secured Lender Vol. 53, No. 6, pp. 138, 167.
BM	Tarter, K.A., (Oct. 1997) "International Factoring: An Effective Financial Strategy", Business America Vol. 118, No. 10, pp. 40-42.
BN	Shelley, J.C., (Sep. 1997) "Export Factoring", World Trade Vol. 10, No. 9, pp. 36-38.
BO	Essig, B.J., (Nov./Dec. 1996) "A Fresh Face for Factoring", Secured Lender Vol. 52, No. 6, pp. 28-30.

EXAMINER:

DATE CONSIDERED:

EXAMINER: Initial if reference is considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include a copy of this form with next communication to applicant

LIST OF PATENTS AND OTHER ITEMS FOR APPLICANT'S
INFORMATION DISCLOSURE STATEMENT

262/016

09/918,334

APPLICANT:

Frank S. Yuan

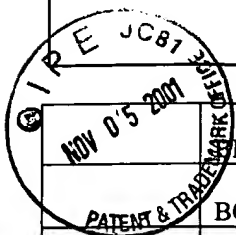
FILING DATE:

July 30, 2001

GROUP:

2161

(Use several sheets if necessary)

RECEIVED
DEC 1 2001
Technology Center 2100

AP	Rutberg, S., (Nov./Dec. 1996) "But is it Factoring?", Secured Lender Vol. 52, No. 6, pp. 42-44.
BQ	Kaplan, K., (Sep./Oct. 1996) "Risk Management Through International Factoring", TMA Journal Vol. 16, No. 9, pp.8-12.
BR	Freer, J., (Aug. 1996) "Factor This", World Trade Vol. 9, No. 8, pp. 46-50.
BS	Plyler, E.R., (Jul./Aug. 1996) "International Factoring: Alternative Trade Finance Tool", Secured Lender Vol. 52, No. 4, pp. 74-76.
BT	Walker, Tony, (1996) "Myths and Truths of Factoring and Invoice Discounting", Credit Control Vol. 17, No. 8, pp. 28-30.
BU	Internet (http://www.factor-chain.com/globfact.html), AAU Group.
BV	Internet (http://www.mitgmbh.de/mit/solutions/bertelsmann/bertelsmannenglisch.htm), Bertelsmann Finanz Service GMBH.
BW	Internet (http://www.invoicefinance.hsbc.co.uk/news/press/inv_fin.htm), "Invoice Finance", HSBC Invoice Finance (UK) Ltd., (2000).
BX	Internet (http://www.crfonline.org/orc/cro/cro-3.html), "Understanding Commercial Factoring and Credit Insurance", Credit Research Foundation (last updated December 23, 1999).
BY	Internet (http://www.acceleratedcredit.com), Accelerated Business Credit Corporation (last updated March 26, 2001).
BZ	Internet (http://www.chpartners.com/CFG/Commercial%20Factoring.html), "Corporate Finance Opportunities: Structured Short Term Finance Options", Carnegie Hall Partners (1999).
CA	Kumar, M., Feldman, S.I., (Aug./Sep. 1998) "Internet Auctions", 3 rd USENIX Workshop on Electronic Commerce, pp. 49-60.
CB	Harkavy, M., Tygar, J.D., Kikuchi, H., (Aug./Sep. 1998) "Electronic Auctions with Private Bids", 3 rd USENIX Workshop on Electronic Commerce, pp. 61-73.
CC	Asokan, N., Van Herreweghen, E., Steiner, M., (Aug./Sep. 1998) "Towards A Framework for Handling Disputes in Payment Systems", 3 rd USENIX Workshop on Electronic Commerce, pp. 187-202.
CD	Mullen, T., Wellman, M.P., (Aug./Sep. 1998) "The Auction Manager: Market Middleware for Large-Scale Electronic Commerce", 3 rd USENIX Workshop on Electronic Commerce, pp. 37-47.
CE	Franklin, M.K., Reiter, M.K., (May 1995) "The Design and Implementation of a Secure Auction Service", 1995 Symposium on Security and Privacy, pp. 2-14.
CE	Gerhard, M., Röhm, A.W., (1998) "A Secure Electronic Market for Anonymous Transferable Emission Permits", Proceedings of the Thirty-First Annual Hawaii International Conference on System Sciences, pp. 232-241.
CG	Hauser, R., Tsudik, G., (Nov. 1996) "On Shopping Incognito", Proceedings of the Second USENIX Workshop on Electronic Commerce, pp. 251-257.
CH	Fukisaki, E., Okamoto, T., (April 1996) "Practical Escrow Cash Systems", Security Protocols International Workshop Proceedings, pp. 33-48.
CI	Banâtre, J.P., Banâtre, M., Lapalme, G., Ployette, F., (Jan. 1986) "The Design and Building of Enchère, A Distributed Electronic Marketing System", Communications of ACM Vol. 29, No. 1, pp. 19-29.
CJ	Rockoff, T.E., Groves, M., (1995) "Design of an Internet-Based System for Remote Dutch Auctions", Internet Research: Electronic Networking Applications and Policy Vol. 5, No. 4, pp.10-16.
CK	O'Malley, K., Kelly, T., (Sep. 1998) "An API for Internet Auctions", Dr. Jobb's Journal, pp. 70, 72-73. 95-97.
CL	Littlefair, T., (June 1986) "Homelink: A Unique Service", Computer Bulletin Vol. 2, Ser. 3, Pt. 2, pp. 12-13.
CM	Heck et al, (July 1998) "How Should CIO's Deal with Web-Based Auctions", Communications of the ACM, Vol. 41, No. 7, pp.99-100.

EXAMINER:

DATE CONSIDERED:

EXAMINER: Initial if reference is considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include a copy of this form with next communication to applicant